

# Influence of remittances on capital endowment of Tibetan refugees in India

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## Abstract

**Purpose** – An issue concerning Tibetan refugees in India is the poverty and unemployment among Tibetan youth. This often leads to households adopting a strategy of sending one of its members abroad towards North American or European countries in search of better income opportunities. Incomes in the form of remittances from these forward migrants have numerous impacts on living standard of left behind families. This study aims to focus on the influence of forward migrant's remittances on livelihood in terms of human, financial and social capital development of Tibetan refugees in India.

**Design/methodology/approach** – The paper includes 400 households from high-economic and low-economic-access regions of Tibetan settlements in India. Ordinary least square method was used to study these impacts.

**Findings** – Findings show that remittances have significantly influenced human and financial capital development. However, it was found to be statistically not significant for social capital development.

**Originality/value** – The present paper is original work.

**Keywords** Migration, Remittances, Livelihood, Tibetan refugees, India

**Paper type** Research paper

## Introduction

Remittance has gained significance in recent years due to its substantial effect on economy both at macro and micro levels. At macro level, it minimises country's balance of payment deficit and an important component of the household income at micro level (Semyonov and Gorodzeisky, 2008). In this study, we aim to understand the role of remittances and its impact on household economy. In developing countries, remittance acts as migration–remittance–development nexus, which directly increases family income, resulting in better access to health care services, basic amenities such as potable water, electricity, education and for agricultural improvement. India might become the highest recipient of remittances (\$70bn) in 2012 followed by China (\$66bn) as per the World Bank Report (The Economics Times, 2012).

As per International Organization for Migration (2006) remittances are the financial flows associated with migration, in other words, personal cash transfers from a migrant worker or immigrant to a relative in the country of origin. According to the World Bank (2007) Policy Framework, the migration development nexus studies are dominated by countries such as



Haiti (Dorantes *et al.*, 2010) Jamaica (Stephenson, 2016), Mexico (Ramirez, 2014), El Salvador (Naatus, 2013), Guatemala (Adams and Cuecuecha, 2010), Nicaragua (Briquets and Lopez, 1997), Bolivia (Coon, 2016), Peru (Zorrilla, 2008), Egypt (Sakka and McNabb, 1999), Turkey (Koc and Onan, 2004), Morocco, (Kusunose and Rignall, 2018), Pakistan (Khan *et al.*, 2009) and Tonga (Brown, 1995). Studies pertaining to India were mainly on Kerala Gulf migration (Ruksana, 2016). Kerala has the highest remittance receivers among all Indian states.

However, present paper concentrates on Tibetan refugee community who has been settled in India for more than six decades. Tibetan refugee community shows two stages of impoverishment, first due to their displacement and refugee status and second due to limited livelihood opportunities. Remittance plays a critical role on their livelihood decisions. Presently, thousands of Tibetan refugee households are highly dependent on remittance income (Choedup, 2015). In this study, we intend to understand the influence of remittance on livelihood of households in terms of human, financial and social capital.

### Flow of remittances in Tibetan settlements

After the invasion of Tibet by the Chinese People's Liberation Army in the year 1959, thousands of Tibetans came along with the 14th Dalai Lama to seek refuge in India (Grent, 2018). The then Prime Minister Pandit Jawaharlal Nehru agreed to provide all kind of assistance to Tibetan refugees until they return to Tibet (Tsekyi and Thimaaiah, 2014). Hence, the first wave of Tibetan refugees seeking asylum came to India and neighbouring countries like Bhutan and Nepal in 1959 (Pehrson, 2003). With the help of Indian Government and international NGOs, Tibetans are relocated in 39 formal Tibetan settlements across India (Type of Settlements, n.d.). The total population of Tibetans living in India is 94,203 (Central Tibetan Administration, Planning Commission, 2009). Tibetan refugees are now settled in 41 settlements across India under various types of settlements, namely, agriculture-based, handicraft-based and cluster communities. However, the growing surge of Tibetan refugees in India moving towards North American and European countries has been increasing. The first wave of migrants left for North America and European countries in early 1990s following the US congress legislation that allowed 1,000 Tibetans and their families to immigrate to the USA. It was observed that there was an outflow of Tibetan population in India to the USA and other countries (Central Tibetan Administration, Planning Commission, 2009).

Tibetan refugees started migrating abroad in search of economic security with a hope of minimising dependency on foreign aid and to become a self-reliant (Conway, 1975). According to Prost (2006), there are two most important factors worth mentioning in terms of Tibetan refugee movement are due to tourism and aid.

- First, the rise of tourism in one of the major Tibetan settlements in Dharamsala, India, paved the way for building a strong bond between Tibetan refugees and foreigners. Foreigners help Tibetan households for financial assistance and also send invitation letters for Tibetan refugee households who wish to emigrate abroad in search of social and economic security.
- Second, the flow of remittances in the form of aid towards monastic institutions in India in return for teaching Buddhism further strengthens the bonds. Therefore, network plays an important role in Tibetan international movement.

In Tibetan refugee community too, remittance is seen as having potential in raising livelihood. Tibetans migrating abroad is an on-going process, with an increase of Tibetans living in North American and European countries from 12,153 in 1998 to 18,920 in 2009 (Central Tibetan Administration, Planning Commission, 2009).

In this context, literature is scanty on examining the influence of remittance on Tibetan households in India. Therefore, this study is an attempt to understand the impact of remittances from forward migrants on livelihood of Tibetan refugee households in India.

**Socio-economic characteristics of Tibetan refugees in India**

As per the first Tibetan Demographic Survey of 1998 (Central Tibetan Administration, Planning Commission, 1998), the primary occupation was found to be farming among the Tibetan refugees in India.

With due course of time, there is a shift in occupation among Tibetans refugee households under various livelihood income portfolios. They are more deviated towards formal sector and businesses activities, which are depicted in Table II. However, incomes from these activities are not sufficient to meet the household expenses. This reveals that there is need for employment generation in the Tibetan refugee communities in India to reduce poverty.

The low income affects households' spending behaviour particularly on education. Household's major concern is that of children education. This was observed in a report by Tibet Justice Centre (2011) that most Tibetan youths drop colleges due to lack of sufficient funds for educational expenses. With the help of Indian Government and foreign aid, all the Tibetan children residing in India receive free education up to higher secondary level. However, after higher secondary education, households find difficulty in sending their children for higher education.

**Table I.**  
Economic activities  
of working  
population of  
Tibetan refugees in  
India during 1998

Economic activities	Share of income (%)	Share of workforce (%)
Agriculture and allied activities	8.5	26.4
Artisans and crafts	4.2	5.7
Hotels and restaurant	3.3	1.9
Organised trade or business	30.7	16.2
Professional job	0.6	0.3
Salaried employment	23.0	20.1
Small enterprises	14.1	12.1
Unorganised trade or business	10.7	11.1
Casual work	4.8	6.2

**Source:** Central Tibetan Administration, Planning Commission (1998)

**Table II.**  
Economic activities  
of working  
population of  
Tibetan refugees in  
India during 2009

Economic activities	Number of working population	(%)
Cultivators (land)	2,337	8
Sweater seller	4,714	15
Teacher	2,018	7
CTA/alike services	2,993	10
NGO service	757	3
HH industry	872	4
Health services	1,534	5
Others	9,603	35
Unknown	3,870	13
Total	28,698	100

**Note:** Others includes traders or merchants, professionals, shops and travel agents  
**Source:** Central Tibetan Administration, Planning Commission (2009)

Additionally, unemployment rate is high and increasing in the Tibetan refugee communities in India (Central Tibetan Administration, Planning Commission, 2009). In addition, they lack opportunities for entrepreneurship due to their non-citizen status (Tibet Justice Centre, 2016). This will have indirect effect on household's income generation.

Health and health care expenditure is another area of concern among Tibetan refugees. According to Central Tibetan Administration, Planning Commission (2009), Tibetans are facing a serious health issues such as tuberculosis, diabetes, cancer, arthritis and Hepatitis B. To tackle these challenges, Tibetan Government in exile has introduced health insurance among various Tibetan settlements in India. However, lack of knowledge and ignorance leads to improper use of these facilities, and households are unable to renew the insurance every year.

Tibetans have faced hardship and challenges on their arrival in India. The hardship has affected them mentally and physically. Thousands of Tibetan died in harsh weather conditions. The problem of resettlement in alien society added to the agony (Michael, 1985). In the Tibetan refugee settlements, there are increasing number of forward migrants towards North American and European countries (Central Tibetan Administration, Planning Commission, 2009). Within a short span of time, forward migrants assisted their left behind families by sending remittance in cash and kind for meeting household basic needs. The impact of remittances was found to be manifold improving living standard by creating assets in the households, expenditure on education and health. Also, it makes households to invest in small business enterprises and for overall community development through building infrastructure.

### Background of the study

Tibetan community constitutes the maximum number of refugees in India (110,095 in number), followed by Sri-Lanka (64,689) (UNHCR, Factsheet India [Tech.], 2016). Tibetan refugees in India are provided all the benefits similar to Indian citizens. They were allotted land and housing, except for newly arriving Tibetans from Tibet (Artiles, 2011). They enjoy more rights than other refugee communities pertaining to legal document issued by Indian authorities that allows Tibetan refugees "the right to enjoy all the privileges enjoyed by any Indian citizen except the right to vote and work in Indian government offices" (Canada: Immigration and Refugee Board of Canada, 2009). They are the only refugees to receive travel permit from Indian Government (Report Refugee Population in India, Human Rights Law Network, 2007). India has shown a special interest on Tibetan refugees due to its historical bond. Traditionally, Tibetan has been culturally distinct from other refugees group. In host countries, they are more assimilative in nature yet maintained their unique culture. Additionally, Tibetan refugees receive substantial aid from USA for their sustenance. Overall, the acceptance of Tibetan refugee globally indicates that they are distinct from any other refugee communities in India.

Despite receiving assistance and benefits from Indian Government, Tibetan refugees continue to migrate abroad, West being the prime destination of Tibetan youth (Central Tibetan Administration, Planning Commission, 2009).

This raises question as:

- Q1. Why Tibetans are engaged in forward migration?
- Q2. Is it survival question, or trend of time, or aspiration among the youth about settling in North American and European countries?

Earlier studies were carried mainly on remittances influencing human, financial and social capital by using country-level data. However, this study is first of its kind in analysing the remittance impact using household data in Tibetan context. In the process, it was found

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imperative to explore other community studies to understand the concept of remittances and its roles in development.

### **Role of remittances on capital endowment: a review**

Given the magnitude and extent of forward migration from the Tibetan households residing in India, and their increasing dependency on remittance economy for the livelihood, it is pertinent to understand the role of remittance on capital endowment of Tibetan households left behind in India. Drawing from livelihood framework, remittances impacts three components namely human, financial and social capital. In this regard, as a part of review from previous studies, an attempt was made to have a clear outline about remittances on three dimensions in different countries:

- remittances and human capital;
- remittances and financial capital; and
- remittances and social capital.

#### *Remittances and human capital*

Literature on empirical studies of remittances impacting human capital development was researched by many scholars particularly in the field of development studies. The impacts of remittance on investment in education tend to be a significant contributor for increasing economic growth (Barguelli and Zaiem, 2013). Edwards and Ureta (2003) analyse the impact of remittances and other income sources on school attendance using data from El Salvador. The result indicated that remittance income has much larger positive impact on school retention rates compare to income from other sources. Also, it was interesting to find that in the urban El Salvador, remittances lower child drop out from elementary school by 54 per cent. Medina and Cardona (2010) found out that remittance receiving households tends to increase household's expenditure on education by 10 per cent compared to non-receiving households in Columbia.

Cuong and Mont (2012) explore the impact of international remittances on different household welfare indicators including child education, assets, durable goods and aged households. The author uses a regression model to estimate the impact of international remittances on household spending in Vietnam using Vietnam Household Living Standard Survey of 2006 and 2008. It was found that most of international remittances are spent on housing and land, debt repayment and saving.

Findings from the study of Adams and Cuecuecha (2010) in analysing remittance affecting the spending behaviour of the households in Guatemala suggested that remittance has a positive impact on level of investment in education and housing of the recipient households.

Yang (2005) studied how exchange rate shocks during the 1997 Asian financial crisis affect the expenditure patterns of the households receiving remittances particularly on education in Philippines. The finding shows that increase in exchange rate leads to a 0.4 per cent increase at the margin in household expenditure on education.

The impact of remittance on housing was studied in Nigeria by Osili (2004), who found that migrants with higher income tend to spend more on housing. Also, a mean of a 10 per cent increase in migrant's income increases the chances of household's investment in housing by 3 per cent.

Airola (2007) conducted a study on "The Use of Remittance income in Mexico" by using regression analysis, which indicated that remittance promotes development in terms of

health care, housing and investment on goods. Likewise, remittance also tends to become an alternative source of income for the household. [Puri and Ritzema \(1999\)](#) study concluded that remittance income allows a greater number of families in buying modern appliances, and households were able to pay for gas for cooking purposes by reducing the need of firewood.

It was evident from the above literature that remittance enhances livelihood of the receiving households in terms of increasing investment on health, education, fuel usage for cooking, consumer durables, occupation, vehicles, drinking water, sanitation and most importantly poverty reduction. It was also observed that the remittance receiving households are better off than non-receiving households. This was found in the studies of [Semyonov and Gorodzeisky \(2008\)](#), who use data of 2,388 households from 1999-2000 in four major "labour sending" areas in the Philippines by using multivariate analysis. The result indicated that due to remittances, the income of households having migrants abroad is much higher than the non-receiving households and remittances are used for meeting consumption need of the households. The expenditure on the aforesaid items has a positive effect wherein remittances aid in proper consumption which would have beneficial effect on health in long run.

#### *Remittances and financial capital*

The impact of remittance on financial development was extensively researched by scholars. It was also an interest to many researchers to study the impact of remittance on financial development by increasing saving and investment in the households of origin. [Woodruff and Zenteno \(2007\)](#) found that international migration (Mexico-USA) would lead to increase in the level of investment by 40 per cent, and the Mexican households of left behind families could be able to access better financial capital through remittances to expand small business enterprises. In studying the impact of remittance on investment, it is imperative to understand the different motives behind sending remittances. It can be an altruistic motive where migrants send remittance due to pure affection towards family members, or self-interest motive, wherein migrants intend to return to the place of origin or insurance for loan repayment.

[Osili \(2007\)](#) carried a study in Nigeria to understand the motives behind sending remittances whether it is pure altruism or insurance motives. The result found that it is driven by altruism, and Nigerian migrants tend to increase the amount of remittances in difficult situation of their left behind family.

The link between remittance and financial development can be observed from the work of [Aggarwal, et al. \(2006\)](#). They asserted in their findings that remittance lead to higher demand for financial service which is crucial for financial development in the households. They also pointed out that household receiving remittances can avail banking facilities to gain access to credit from formal sources for capital required in starting small businesses and for investment.

[Jankovic and Gligoric \(2014\)](#) analysed the effect of remittances on Serbian economy by using Serbian Economic Data. The study concluded that remittances reduce the volatility of GDP and contribute to financial system development.

[Revera and Reyes \(2011\)](#) study focussed on how Filipino household uses remittances for the development of business. By using Logit model, the results are positive and statistically significant, suggesting that remittance income is indeed an avenue for promoting business activities.

[Yasmeen \(2011\)](#) study the impact of workers remittance on economic growth and private investment and consumption in Pakistan. Ordinary least squares (OLS) method was

adopted for analysing the data. Findings suggested a positive and significant relationship between workers remittances, real GDP and private investment and total consumption.

As per NELM theory perspective, remittance has potential for economic development by reducing credit constraint and increasing household income which indirectly affects household expenditure patterns. In one of the study by [Fayissa and Nsiah \(2010\)](#), in finding the aggregate effect of remittances on economic growth, they used panel data of 36 African countries from 1990 to 2004 and found that economic growth was greatly influenced by remittances enhancing investment in finance thereby easing liquidity constraint.

One of the interesting studies by [Brown \(1994\)](#) analysed the relationship between remittances, saving and investment drawing on both secondary macro-economic data and primary micro-level data from a number of survey undertaken by International Labour Organization. Data pertaining to the amounts, forms, channels and uses of remittances, income, expenditure and savings were collected from Tonga and Western Samoa in Brisbane, Australia. The micro-level analysis indicated that remittance contributed significantly towards saving and investment. Further, the finding reveals that remittance has positively influenced households by creating additional income and household tend to invest in business, entrepreneurship development, saving, acquiring land for cultivation and purchasing jewellery.

[Gupta et al. \(2007\)](#) found that there is a positive influence of remittances on financial development while examining African countries. They concluded that remittance promotes financial deepening in sub-Saharan Africa and sound financial system invites higher remittances. [Giuliano and Arranz \(2005\)](#) used 73 developing countries cross data series between 1975 and 2002 to investigate the correlation and subsequent impact on growth between remittances and financial development. The empirical finding suggest that remittances act as a substitute for financial services by providing households credit, insurance and increasing investment opportunities leading to economic growth. Thus, remittance plays an important role in the financial sector development which is crucial for economic development. Therefore, it concluded that higher remittances are associated with higher economic growth and also eases liquidity constraint of the households.

#### *Remittances and social capital*

Literature has also explored the role of remittance on social capital. Our study focusses on how remittances induced social capital promote welfare in the Tibetan community by encouraging political participation, building trust and network, gender equality and social cohesiveness within the community. The chain effect of remittance on economic development thereby raising network and trust within the households was depicted in the studies of [Gerber and Torosyan \(2013\)](#) in the Republic of Georgia. It was interesting to find the relationship between remittance and gender. There are number of studies discussing on the issues of male migration empowers spouses left behind engaging in financial responsibility within the household and community.

A study by [Hass and Rooij \(2010\)](#) based on interview of 43 Moroccan women in 1998-2000 along with open-ended questions provides detailed insight. Their results indicate that spouses of male migrant are living more comfortable and secured lives enabling education for women in the family.

[Menjivar and Agadjanian's \(2007\)](#) study on women living in Armenia and Guatemala found that women could able to have money for purchasing after receiving remittances. Conversely, remittance has tendency to influence women to migrate and remit for the left behind families. [Eloundoe-Enyegue and Calves \(2006\)](#) study on 3,369 samples of women in Cameroon, Benin, Malawi, Rwanda, Uganda, Zambia and Zimbabwe indicated that female

migrants marked high capacity in remitting and also help households of left behind by reducing the drop out in education of women in the family.

Remittance also aid cultural integration, and this can be seen from the extensive work of Klooster (2005) in finding the international remittances on preserving culture and restructuring community in Michoacán. The result portrayed the positive impact of remittance by enabling the daily practices of woodcutting, tending cattle, growing maize and other communal interaction with neighbours.

Remittances also improve lifestyle of the receiving households in short run. This was observed in the study by Schmalzbauer (2008) on Honduran transnational families. It was found that Honduran youth lifestyle has improved due to the effect of remittance from their parents in USA.

Levitt and Nieves (2011) assert the term social remittances based on collective remittance which is beneficial for the development of community through frequent communication with the household of origin where the government aid could not reach. This type of collective remittance has potential for building Home Town Association (HTA). This was discussed in details by Paul and Gammage (2004) who argued that collective remittances promotes developmental project within community where there is a lack of public investment. As per Orozco and Rouse (2007), there are number of countries which promote collective remittance through Home Town Association (HTA). There are 3,000 Mexican (HTA), 1,000 Filipinos and 500 Ghanian Migrant Associations. The whole concept of collective remittance was important due to its dynamic effect on society towards developmental project which creates an environment suitable for harmony and prosperity. Johnson and Sedaca (2004) provided further scope in studying the positive impact of collective remittance in high remittance receiving countries like India and Bangladesh. Thus, the positive effect of remittance in building sound network and trust was topic of interest for many scholars in finding how remittance increases social status, lifestyle and decrease school dropout rate and also enhance women empowerment by allowing them to participate in various economic and social activities.

The above literatures on remittances impacting nation's economic development highlight the importance of remittances in raising livelihood. In connection to the present study, Tibetan refugees were taken into consideration to find out the importance of remittances in this refugee community for increasing the living standard. Pehrson (2003), in a thesis titled "Tibetan migration to India Why, when, how and with what consequences?" manifested the problems with regard to health, sanitations, water and basic needs pertaining to Tibetan refugees socio-economic condition leading to mass migration of Tibetans towards North American and European countries in search of better standard of living. An in-depth study of Tibetan refugees in India by Hess (2009) concluded that remittances have had a large impact on Tibetan communities in India.

### Research gap

The lack of migration data and dearth of empirical studies on remittances in Tibetan context paved the way for conducting this research. Also, it would be interesting to study this particular community as Tibetans are politically linked with China, one of the most powerful countries economically. Its host country, i.e. India, has been providing special treatments for Tibetan refugees for more than six decades. The term remittance was not a new phenomenon in Tibetan refugee community as they were highly dependent on remittance, assistance and aid from Indian government, various foreign countries and agencies at the initial time of resettlement. In recent times, their livelihood was immensely impacted by remittances they receive from forward migrants in enhancing socio-economic development. This raises questions like,

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- Q1. Do remittances enhance asset creation of forward migrant households?
- Q2. Do remittances improve the savings and investment pattern of forward migrant households?
- Q3. Do remittances augment social upliftment of forward migrant households?

Hence the main objective of this study is to address these questions and analyse the impact of remittances on forward migrant households.

### Theoretical framework

The theories of migration can be broadly categorised under micro, meso and macro levels. The study captured micro and meso level theories which are similar in approach to the present study and applied New Economics of Labour migration (NELM) as the base of the study.

Decision of individual to migrate is the base of both classical and neo-classical models. A theory which can explain best for the present study is the NELM theory that stresses household's decision as the most important. According to NELM theory, there are three aspects that contribute to migration decision of the households for maximising joint income, status and minimising risks (Zanker, 2008). The theory also suggests that other than income, it is important to consider household's risk management strategy in the context of market failure, in addition to failures in the labour market (Stark, 1984; Stark and Levhari, 1982; Taylor, 1999). This NELM theory is the only theory that links migration and development in the form of remittances (Taylor and Fletcher, 2001). Therefore, the present study focusses on NELM theory as the base theory. The immediate income in the form of remittances tend to increase households expenditure of the left behind families on education, health and investment in business ventures further leading to overall development. As per sustainable livelihood framework, its key elements are Human, Financial, Physical, Natural and Social capital (Department for International Development, 1999). However, only three aspects of livelihood framework, i.e. human, financial and social capital, are captured in present study.

Lee (1966) deals with individual decision to migrate in a push and pull framework. Positive and negative factors at the origin and destination pushes and pull migrants. Intervening factors that hinder migration are the migration laws of the destination countries and how migrant perceives personal factor. In Tibetan community, this theory can be partly applied as they are pulled towards Western societies for better socio-economic security, with 25 per cent of the total Tibetan refugee population in India intending to migrate abroad (Central Tibetan Administration, Planning Commission, 2009). Also, migration law in the destination countries are not unfavourable to the Tibetan refugees as they receive refugee status in the North American and European countries without much difficulty (Brudzinska *et al.*, 2018). They can avail benefits similar to the citizen of destination country and can attain citizenship within a few years. Neo-classical migration theory developed by Sjaastad (1962) explains the theory as an individual investment decision to increase human capital and stated that migrants tend to move only when their future returns are positive. The cost benefit analysis and the assumptions of model stating that young and educated only migrate would throw some interesting findings in the context of Tibetan refugee migrating abroad.

### Methodology

The study explores and analyse the impact of remittances on household of Tibetan refugees in enhancing their livelihood. The quantitative method was used to analyse the influence.

### *The sample*

For this study, quota sampling was used for the primary data collection. Stratified sampling technique was applied for the selection of sampling area. The study area was selected according to low- and high-economic-access region. High accessible means accessibility to nearby road, railway, airport, markets and highway were nearby. In the present study, high-economic-access region refers to the Tibetan settlements having nearby accessibility and moderately economically developed. Hence, Mundgod and Bylakuppe old camp were selected for the study under high-economic-access region. Similarly, low-economic-access region refers to the lack of accessibility towards roads, railways, airport, markets and highways. Here, Bir and Kollegal were chosen for the study under low-economic-access region. On the whole, four settlements were selected for the study. The selections of samples were based on two criteria; accessibility and the households receive remittances from forward migrant. By taking these two criteria, a total of 400 households have been selected from low-economic-access region and from high-access region.

Immense support from camp leaders helped to carry out the interview successfully. Because of largely uneducated and non-responsive households in the study area, the survey was also carried out through focus discussion and direct interview with the head of households. During focus discussion, a letter from the settlement representative heads was collected and with the help of camp leaders, the specific households were selected and the survey was carried out.

### *Method of analysis*

Analyses of data were based on information collected from structured interview schedule comprising profile of respondent heads and livelihood scale. It was found imperative to understand the demographic details of remittance receivers with respect to their gender, educational qualification, age and occupation.

Also, livelihood scale was developed to analyse the impact of remittances on human, financial and social capital development. In total, 13 items were developed under human capital, 13 under financial capital and 17 items under social capital. A five-point Likert type judgment was used with (1) strongly disagree, (2) moderately disagree, (3) undecided, (4) moderately agree (5) Strongly agree as given values for the items to analyse the impact.

### *Model*

In this study, the proposed hypothesised relationship between livelihood (dependent) and independent variable (remittance). The dependent variable in this study, i.e. livelihood, had considered three components, namely, human, financial and social capital.

Hence, three regressions were run separately for all the above listed variables while keeping remittance as independent variable.

The model used in this study was OLS method predicting remittances influencing human, financial and social capital.

$$Y = f(X); Y = \text{Dependent variables (human, financial and social capital)};$$

$$X = \text{remittance}$$

This can be written separately in the form as:

Human capital = constant +  $\beta$  (Remittance)

Financial capital = constant +  $\beta$  (Remittance)

Social capital = constant +  $\beta$  (Remittance)

**Results***Profile details of the respondent heads*

Respondent head in this study refers to those who handle all the household economic affairs and who had information on forward migrants and remittances.

The demographic detail of household heads provides a clear picture of Tibetan migration and the role of remittances. Due to lack of household head's educational qualifications and dependent aged population in the Tibetan community, remittances act as shield against the misery that arises from lack of steady income in the household.

*Influence of remittances on human capital development*

The co-efficient (Table V) demonstrated that there is a significant relation (at 1 per cent significant level) of the remittance on human capital development. Thus, remittance's impact on human capital development is statistically significant in Tibetan community. The impact of remittances on Human Capital shows a positive significance which reveals that it enhances their living standard providing basic necessities like education, health, eating habit and asset creation. During the field survey, households receiving remittances are found to be active on investment such as renovating houses and higher education depending on the remittance receipt. The dependent variables may also be influenced by qualitative variables such as gender, marital status, profession, geographical region, colour or religion. Hence, a dummy would be appropriate to measure the qualitative variables (Chawla and Sondhi, 2011). Similarly, there are several factors other than remittance income that influences the livelihood of Tibetan refugees. Therefore, a regression using dummy was found necessary to the existing model. The dummy variable economic access region (Deco\_access) was taken into consideration for analysing the impact of regions on human capital. Therefore, values are given as 1 for high-economic-access region and 0 for low-economic-access region. Human capital and Deco\_access are statistically significant implying that low-economic-access region has higher human capital than high-economic-access region, which accepts the hypothesis that accessibility plays a significant role in human capital. In the process,  $R^2$  value has also increased, explaining 36.2 per cent of the model after adding dummy variable.

*Influence of remittances on financial capital*

The negative beta ( $-0.234$ ) and remittance ( $-1.257$ ) values indicate a strong and negative influence of remittance on financial capital. When remittance increases, the

Tibetan Refugees	Tibetan refugees are the refugees who came to India to seek place of safety after the Chinese invasion of Tibet in the year 1959
Forward Migrants	Forward Migrants refer to the Tibetan refugees who migrated from India mainly towards North American and European countries
Remittances	Remittances refer the amount or money received in the form of cash or any other assistance from forward migrants towards Tibetan refugees in India
Human Capital	Human capital refers to the economic welfare of the households like health, education, hygienic conditions, housing facilities, development in usage of home appliances, mobility usage and their improvement in occupation
Financial Capital	Financial Capital refers to the investment in business, saving and entrepreneurial activities carried by households due to receipt of remittances
Social Capital	Social Capital covers various aspects of social spending with respect to community development such as infrastructure, political involvement, developmental project, local economies and gender equality due to flow of remittances from abroad

**Table III.**  
Operational  
definitions

Socio-economic profile of respondent head	Categories	Frequency	(%)
Age	<31-40	32	8
	41-50	32	8
	51-60	50	13
	61-70	97	24
	71& above	189	47
	Total	400	100
Gender	Male	225	56.2
	Female	175	43.8
	Total	400	100
Marital Status	Single	25	6.3
	Married	249	62.3
	Divorced	1	0.3
	Separated	4	1.0
	Widower	121	30.1
	Total	400	100
Educational Qualifications	Illiterate/just literate	344	86
	Primary	36	9.0
	Secondary	13	3.1
	Graduate	5	1.3
	Post-graduate	1	0.3
	Professional Studies	1	0.3
	Total	400	100
Employment	Unemployed	7	1.5
	Agriculture	112	28
	Businessman	9	2.3
	Daily wage earner	1	0.3
	Army	9	2.3
	Old age	255	63.8
	Others	7	1.8
	Total	400	100

**Table IV.**  
Frequency  
distribution of  
characteristics of  
head of the  
household

Source: Primary Data

Variables	Model 1	Model 2 (with confounding)
Remittance	5.967 (t-stat)	6.524 (t-stat)
Constant	38.925	47.813
Beta	0.287	0.306
Remittance	0.770	1.038
Decon_access		-4.503 (t-stat)
<i>R</i>	0.287	0.362
<i>R</i> <sup>2</sup>	0.082	0.131
<i>R</i> <sup>2</sup>	0.080	0.127
<i>F</i> -stat	35.60288*	30.007*

**Table V.**  
Coefficients of  
regression for  
remittance influence  
on human Capital

**Notes:** For multicollinearity, we did VIF test; \* = 0.01; \*\* = 0.05; \*\*\* = 0.1. Confounding variable is economic access region in Model 2; Human capital = constant +  $\beta$  (Remittance) = 38.925 + 0.287 (0.770)

financial capital declines. This is due to the fact that the decision makers in households are elderly and also illiterate, they neglect saving and investment in business and financial activities except few households. This indicates that they do not involve in risk for starting business or investment. Also, it was observed that lack of awareness

and poor education hinders financial development. To find out the confounding effect on financial capital, dummy variables such as Deco\_access, Ddestitute, Dworking and remittance were included. The confounding effect on financial capital was found to be significant for dummy variables such as Ddestitute, Dworking and Decon\_access, including remittance.

It was also interesting to find out from Table VI (Model 2) that single and married people showed positive in raising the financial capital in the households. This may be due to the fact that 62.3 per cent are married and focus on their children's brighter future. The distress group such as widows are neither interested in generating business activities nor into entrepreneurship development.

This indicates that working people contribute more towards financial capital compared to non-working people. The working household heads are mainly into

**Table VI.**  
Coefficients of  
regression for  
remittance influence  
on financial capital

Variables	Model 1	Model 2 (with confounding)
Remittance	-4.808 (t-stat)	-2.988 (t-stat)
Constant	25.625	30.768
Beta	-0.234	-0.120
Remittance	-1.257	-0.800
Decon_access		-14.707 (t-stat)
D-Destitute		2.027
D-Working		6.937
R	0.234	0.662
R <sup>2</sup>	0.055	0.439
R <sup>2</sup>	0.053	0.433
F-stat	23.118*	77.186*

**Notes:** For multicollinearity, we did VIF test; \* = 0.01; \*\* = 0.05; \*\*\* = 0.1. Confounding variables in Model 2 are economic access region, destitute and working people Financial capital = constant +  $\beta$  (Remittance) = 25.625+ (-) 0.234 (-1.257)

**Table VII.**  
Coefficients of  
regression for  
remittance influence  
on social capital

Variables	Model 1	Model 2 (with confounding)
Remittance	0.175 (t-stat)	2.311 (t-stat)
Constant	18.093	34.223
Beta	0.009	0.097
Remittance	0.030	0.538
Decon_access		-14.727 (t-stat)
D-Destitute		2.982
D-Working		5.606
Gender		2.051
R	0.009	0.633
R <sup>2</sup>	0.000	0.400
R <sup>2</sup>	-0.002	0.393
F-stat	0.031	52.617*

**Note:** For multicollinearity, we did VIF test; \* = 0.01; \*\* = 0.05; \*\*\* = 0.1. Confounding variable is economic access region, gender, destitute and working people in Model 2; Social capital = constant +  $\beta$  (Remittance) = 18.093 + 0.009 (0.030)

agriculture and due to low income return from agriculture, there is a tendency among the head of the households to invest in small businesses which may bring additional income to the households and thereby raising financial capital. Whereas non-working people mainly consist of old age category who hardly invest in financial capital. Similarly, in finding the effect of regions on financial capital, the Decon\_access was found to be negative coefficient which states that low-economic-access region has higher financial capital. This shows that low-economic-access region such as Bir and Kollegal were ready to take risk by investing in small business enterprises and making themselves a self-reliant. As the accessibility of getting education is low, the households of Bir and Kollegal were investing in agricultural inputs like fertiliser, irrigation and cultivating different cash crops. In some cases, they also invest in other small businesses like restaurants, incense factory and sweater selling during winter which lead to financial development in low-economic-access region. Therefore, it is proved that remittance is not only the factor that leads to financial capital. There are many mediating variables influencing financial capital. The  $R^2$  value has increased after adding dummy variables explaining 66.2 per cent of the model.

#### *Influence of remittances on social capital*

The positive coefficient of remittance indicates that there exist a positive relationship between remittance and social capital. However, the influence was not found to be statistically significant but remittance does influence social capital by building trust, network, infrastructure development and women empowerment. Thus, it was found that there is a potential among Tibetan community in building Home Town Association (HTA) wherein the funds could flow towards their country of origin impacting overall community development. This way of remittance induced development would benefit the target group more efficiently where the government assistance cannot reach. The variables included as mediating variables for social capital are gender, Ddestitute, Dworking, Decon\_access and remittance. In terms of gender influencing social capital, men dominate the role in social capital due to the fact that household's head consist mainly of a man who decides the expenditure on social capital and takes active part in community development programme, further leading to social capital accumulation. Marital status also influences social capital. In this study, it is observed that the role of married and single are more effective who are taking responsibility towards community development programme compared to distress group. Generally, socially distress group prefer lower involvement in community activities. Social capital is also influenced by working and non-working people. A positive value indicates that working people contribute more towards social capital. The flow of regular income allows for investing in ritual activities holding prayers, donating to poor households, purchasing local good which indirectly builds trust and peace with the locals. The region has also a significant confounding effect on social capital. It was found to be negative indicating that low-economic-access region has higher social capital compare to high region. Thus, it can be concluded that though remittance plays major role in enhancing livelihood, it has been also proved that there are other factors that influence livelihood of Tibetan refugees in India.

#### **Discussion**

The positive and significant influence of remittances on human capital development of Tibetan refugees reveals that it enhances their living standard providing basic necessities such as education, health, better eating habits and asset creation. This was in accordance with the literature of remittance having a positive influence on human capital. From fieldwork, it was observed that generally, the conditions of the households receiving remittances are better than

non-receiving households. In remittance receiving households, houses are built with modern technology which is not the case with non-receiving households. This holds true in par with the study conducted by [Semyonov and Gorodzeisky \(2008\)](#) that remittance receiving households are better off than non-receiving households. All the household respondents use clean fuel such as gas instead of relying on wood for cooking purposes. The consumption pattern of the Tibetan refugee households has also impacted local vendors and shopkeepers making a decent profit due to their buyers mainly of Tibetan customer leading to local economic development. While interviewing informally with three shopkeepers, they all came to the consensus that Tibetans are the main buyers of their goods and highly satisfied with their on-going business in nearby Tibetan settlements. During the Tibetan festival of month of losar (Tibetan New Year that usually falls either on February or March), they find it difficult to meet the demand of the community. The eating habits are also affected by remittance income. Protein-based non-vegetarian food consumption is observed to be more frequent among the remittance-receiving households. In addition to the above, forward migrants also send remittance in kind by adding consumer durables in the households by sending latest gadgets, clothes, medicine, gifts, etc. This trend has been one of the factors in raising standard of living. Remittances also demonstrated in affecting health of the households in different ways. The income generated from forward migrants facilitates household members to visit private hospitals for treating common diseases.

Moreover, remittances equips household to invest in hygiene facilities such as sanitation within households thus improving overall health condition. Drinking water also affects health of a person. It was observed that majority of the remittance receiving households buy water from markets or install latest water purifier in their households. This drastic improvement in the standard of living of Tibetan refugees has intrigued many western researchers on how Tibetan community attained high living standard within a short span of time. Remittances support higher education of their children or siblings of left behind family members. They send remittances for paying hefty fees for education. It was found from the study that 68 per cent of the respondents strongly agree that remittance contributes to education of the children which is similar to the study by [Naatus \(2013\)](#) that remittance does have a positive impact on human capital development.

Remittances have been a critical means of financial support for generations of migrant's families in their countries of origin. Remittance allows household members to undertake risk in starting small business or starting up manufacturing centres. It also helps in creating investment in buying livestock for increasing household income. Also, remittance encourages household in becoming self-reliant by employing household members in the manufacturing centres. This way, it generates income which would enhance financial capital development. Additionally, households tend to invest in buying land for cultivation. The majority of the Tibetan population in India are involved in agriculture. But in 1990s due to major influx of Tibetan refugees abroad, there was a shift in occupation in the households. They either give land for lease or leave it as fallow. However, with receipt of remittances, households started investing on land by cultivating trees and cash crops. This flow of remittances acts as panacea for households in times of shock or crop failure. Also, households with forwards migrants were able to take loan from formal sources such as banks and informal sources such as money lenders. The role forward migrants playing as an assurance have not only had immediate positive impact but also show sustained development within Tibetan community in long run. Remittances received by the Tibetan households were used for entrepreneurship development such as restaurants and petty shops within the settlement for generating steady income in the households. Apart from remittances influencing human and financial capital development, studies have shown the positive impact of remittances on social capital development. However, remittance impacting social capital was found to be statistically insignificant in this study yet

there are number of Tibetan communities benefitting from remittances for community development. Thus, we cannot neglect the possible outcomes of remittances on creating social development. Network forms an integral part of remittance theory stating that the number of migrants increases with the strength of networking between migrants and the left behind families forming a chain migration. In this study, it was found that 70 per cent of the respondents strongly agree that network being is the propelling factor for chain migration within Tibetan community.

### Conclusion

Remittance tends to be resilient even in the face of economic downturns in the host country out flowing Foreign Direct Investment and has also surpassed Official Development Assistance (ODA) and thus treated as a potential development tool by policy makers. In a developing country, remittances account for approximately 30-40 per cent of recipient household income (UNCTAD, 2012), resulting in poverty reduction while raising savings and investments. From the study, it is clear that remittances have led to uplifting Tibetan refugees from poverty. It can be concluded that due to receipt of remittances, household tend to invest in education, health, sanitation, small business enterprises and for overall community development. Remittances have improved the living standard of Tibetan refugee, and empirical result would be useful for other refugee communities for short-term socio-economic development. The findings from the study also revealed that forward migrants donate for community development programmes such as infrastructure, helps needy people for medical expenses and education to some extent. This bond can be strengthened by building strong network between forward migrant and Tibetan community. Therefore, Tibetan government should intervene and develop network that have worked in other developing countries like Mexico, Philippine and Bangladesh to maximise the developmental impact at grassroots level. It can be concluded from the present study that remittance has drastically improved human capital of Tibetan refugees in terms of increasing household expenditure on education and health. It has also added to financial development through increased investment in businesses. However, the impact of remittance on social capital was found to be insignificant.

This study provided a new insight of remittances role in the direction of NELM theory in Tibetan context. It has added substantially to the present literature by linking remittances and NELM theory from the perspective of Tibetan refugee. Our study has not only identified the impact of remittances on income maximisation, improving status and minimising credit constraint of household among the Tibetan refugee community but also provided insightful understanding of the results. Further research can be carried out by comparing the living standard of both receiving and non-receiving households and what determines remittance income from forward migrant's perspective.

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